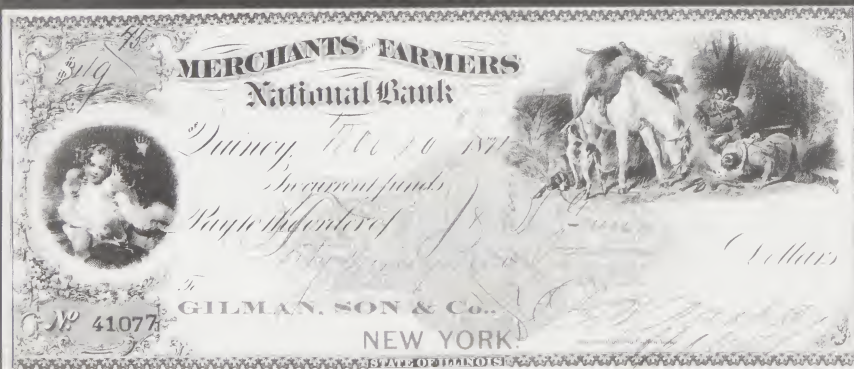
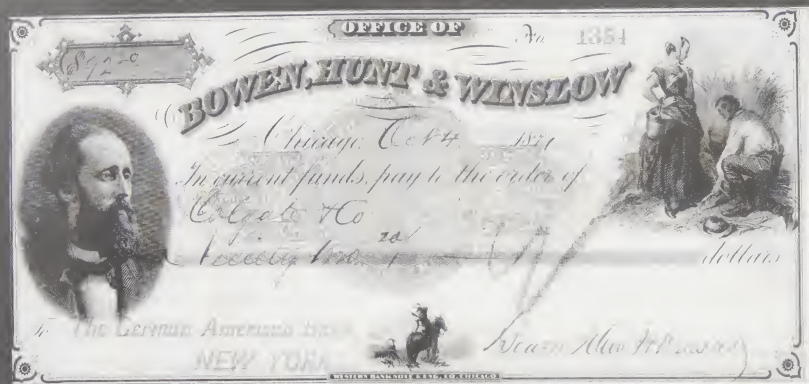


# THE CHECK COLLECTOR

October-December 1998

The Journal of  
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 48



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Write something for *The Check Collector*! We need articles about checks, check-related subjects, and fiscal documents. See the list of 32 areas of collecting interests on the inside back of the mailing cover for ideas.

We retype all material. Illustrations require an **original or a good, clear, black and white copy, preferably as large as can be obtained**. Original checks sent in are copied and returned carefully. Any questions, ask the Editor!

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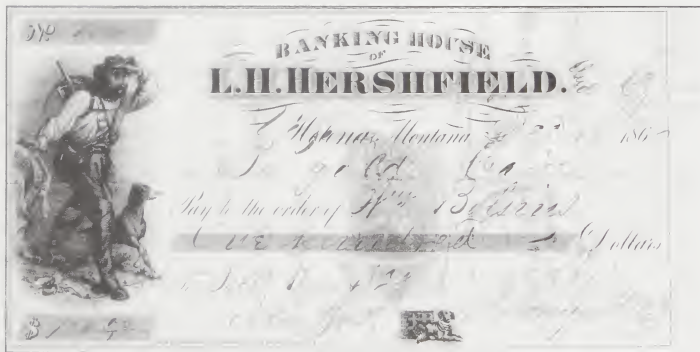
**L. H. Hershfield & Co.**  
**Montana Territorial Bankers**  
reprint of an article by Harry L. Fine

We lived in Montana during part of my career with Uniroyal Inc. and no one can live in the land of the Shining Mountains without becoming intrigued by its early history. At the time we lived there, I had already developed more than a passing interest in philately and when a friend gave me several covers postmarked with names such as Ubet, Twodot, Silver Star, Uldia, Mingsville and others of territorial usage, my desire to know where these places were located, the name derivative, when the post office was established, and how the mails arrived had me doing considerable research, and I was well on my way towards becoming interested in Montana postal history.

In my never-ending search over the past many years for examples of postal markings on cover or postal cards for the territorial period (1864-89) from which we can determine a great deal about postal history, I never pass up an opportunity to include memorabilia, especially connected with early Montana Territory.

It was during one of my frequent search expeditions that I was able to acquire an assortment of attractive bank drafts issued during the Montana territorial period by the Banking House of L. H. Hershfield located in Helena and their branch located in Virginia City, Montana. One of the drafts is unique in that it is the first draft issued by the Virginia City branch, drawn on funds deposited with Isett Kerr & Co., New York bankers, and dated October 3, 1866. (A poor reproduction of this draft was shown in the No. 1 *Check List* issued January 1970.)

It is to be noted that the word 'Virginia' is written over Helena (in red ink). Apparently this procedure continued until the supply of Virginia City draft forms arrived from the printers.



**Figure 1.** The illustration of Mr. Fine's draft number 1 in the *Check List* combined issues 19 and 20 was also a poor reproduction, so no attempt was made to copy it here. This is draft number 100, issued December 10, 1866, payable in gold coin. As with Mr. Fine's copy, 'Virginia' is written in with red ink, as is 'and Co.' after L. H. Hershfield. The imprinted revenue is green, Type B6.

It is interesting that the handstamp of Isett Kerr & Co. indicates that they paid the amount in 1868.

The earliest draft in my possession with Virginia City, Montana appearing in print is number 178 and dated February 26, 1867.



**Figure 2.** This is bill of exchange number 817, with dateline Virginia City, issued fourteen months after the draft (?) 178 mentioned by Mr. Fine. By 1868 the designation '& Co.' was printed as part of the check. The inprinted revenue is the orange Type B, B1. This illustration is courtesy of Coleman Leifer.

The acquisition of these early drafts aroused my curiosity and inspired me to undertake a research project covering the Hershfield operation.

In order to put the early Montana banking institutions in the proper perspective, it is necessary to delve into early Montana history and territorial banking.

Float gold was discovered on Gold Creek near the present day Helena, Montana in 1857, but the first gold discoveries of any consequence were made in 1862 on Grasshopper Creek near the present almost-ghost-town of Bannack City, then located in Dakota Territory and now in southwestern Montana.

The discoveries on Grasshopper Creek were followed by additional gold discoveries on Alder Gulch near the present community of Virginia City in 1863; these discoveries proved to be some of the most productive in the entire West. The newspapers in all parts of the nation carried stories of the fantastic finds and fortunes being made almost overnight in Montana and soon the rush to the gold fields was on. In spite of the War Between the States, Virginia City was platted, lots were sold and by July 1864 more than 15,000 people lived in and near the city.

Both Bannack City and Virginia City became part of Idaho Territory when it was created on March 3, 1863 and remained in Idaho Territory until the Territory of Montana was created when President Lincoln signed the bill on May 26, 1864.

Montana Territory had several so-called banking houses such as the Hershfield operation during the territorial and into the early statehood period. They were classified as Private Banks with their principal functions being the purchase of gold dust from miners who were paid by drafts drawn on funds deposited in federally chartered New York, St. Louis and San Francisco banks. A private bank also accepted gold dust, gold coins and other valuables for safekeeping with a charge of 1/4% to 1/2% per month being made. The charge was based on the appraised valuation; this part of their business represented a sizeable portion of their earnings.

Montana Territorial laws did not require a special charter to operate a private bank; they were granted a license and taxed at the same rate as a general store, saloon or dance hall. Montana banks, other than a federally chartered organization, were not under any supervision at that period and it was not until 1887, when the Montana Territorial legislature introduced and passed laws regulating the operation of state chartered banks, that they were. These laws however did not include private banks. A bank examiner was appointed in 1895 to check and examine state-chartered banks; there were seven such operations in Montana at that time.

It was not until 1915, when the first comprehensive banking laws were passed, that private banks came under state banking regulations. There are no records at the National Archives, Washington, D.C., or the State of Montana Financial Division showing any evidence of federal, state or city laws governing the private bank operations in Montana until the 1915 laws were passed.

The L. H. Hershfield & Co. private banks were in existence from 1865 to 1883 and were considered one of the larger and more reliable operations in the territory. They commanded the respect of those with whom they did business and had private banks at Helena, Virginia City, Fort Benton and White Sulphur Springs.

L. H. Hershfield was born in Onedia County, New York State, in 1836 and in 1854, at the age of 18, accepted a position with a wholesale dry goods and notions house in St. Louis, Missouri. He remained there until 1859, when he moved to Leavenworth, Kansas, and opened a dry goods store.

Substantial gold and silver discoveries were first made in the Pikes Peak area during 1858 and continued being made in the entire Denver-Central City area for several years. These discoveries resulted in bringing several thousand prospectors, along with their families, into this general area. Many were disappointed in not finding gold and silver, but work was plentiful and many made their mark in some other endeavor. There were, however, some very substantial fortunes made in mining and one only has to take a trip to Denver to see the pretentious homes that are still standing to believe this. Both Denver and Central City remain today as a reminder of the early days. (It is well worth a trip to visit both these cities.)

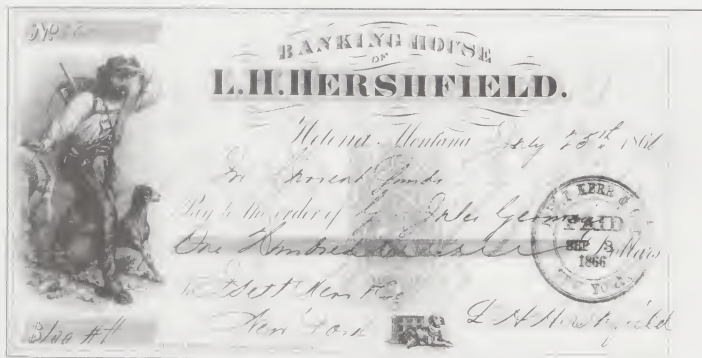


Figure 3. A Hershfield draft payable in current funds, used in Helena in July of 1866. This is one of the relatively few copies which does not have "and Co." written in red ink after the company name. The draft was paid by Isett Kerr relatively quickly on September 3 of the same year.

The imprinted revenue is the green type B.

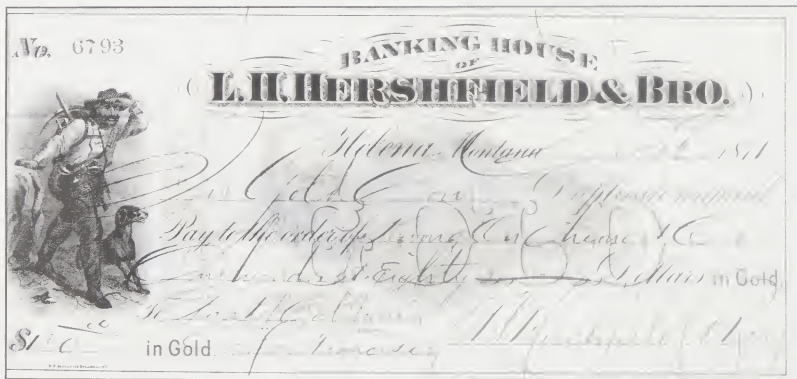


Mr. Hershfield, upon investigation, made the decision to move his stock of dry goods from Leavenworth to Central City, then the center of mining activities. He remained there until 1864, when news of the fantastic gold strikes being made in and near Virginia City, Idaho Territory, appeared in the newspapers. The urge to "Go West, young man" found Hershfield acquiring horses and wagons and hiring drivers to make the trip to Virginia City. They left as soon as possible and arrived on July 3, 1864 with a sizable stock of merchandise. He was able to dispose of his entire stock quickly by trading merchandise for gold dust and continued this type of operation until he decided to establish the Banking House of L. H. Hershfield & Co. in Helena during November of 1865. By that time, lucrative gold and silver strikes were being made in Last Chance Gulch (the original name of Helena.) Here, too, are present-day reminders of the early days where the large homes of the gold and silver barons still stand; some are still in use by descendants of the original owners.

There seems to be some question as to whether the Hershfield banking operations began in Virginia City or Helena. Both Leeson's *History of Montana* (1885) and Bancroft's *History* state that Hershfield arrived in Virginia City with a stock of goods and quickly disposed of it for gold dust, and that he purchased some gold dust as well, but no reference is made to the effect that he opened a banking operation there. The only reference is to opening the banking operation in Helena in 1865.

Hershfield no doubt conducted a dry goods business in Virginia City before opening the banking house in Helena. However we were unable to find any evidence to indicate that he performed any banking operations in Virginia City during the period before the fall of 1866, when the branch bank was opened there. The fact that I have the number one draft issued by the Virginia City branch, dated October 3, 1866 and drawn on funds deposited in New York City, lends considerable weight to the contention that the Helena operation was Hershfield's first private bank.

In 1868 Hershfield's brother became a partner in the operation and the firm name was changed to L. H. Hershfield and Bro. This firm continued to operate until 1882, when the Hershfields organized the federally chartered Merchant's National Bank in Helena with a capital stock of \$150,000.



**Figure 4.** A bill of exchange from Helena dated December 12, 1871, well after the change of name to L. H. Hershfield & Bro. It is payable in gold by the Bank of California, rather than Isett Kerr. The imprinted revenue is Type C with the extra wording 'GOOD ONLY FOR SIGHT DRAFT' at the lower left.

There were at least three document printings using this revenue. This version has 'in Gold' printed in gold ink at the lower left and after 'Dollars' on the amount line. The other two omit this, but it was sometimes added by handstamp. One of the other printings specifies Northrup & Chick, New York as the secondary payors, whereas the other leaves the secondary payor lines blank so they can be filled in as appropriate.

A Type D imprinted revenue with the same restrictive legend 'GOOD ONLY FOR SIGHT DRAFT' at the lower left also occurs on Hershfield bills of exchange. These also include the words 'in Gold' in gold ink.

The Merchant's National Bank continued to prosper until the panic of 1893, when it was forced to close its doors. It is recorded that the Hershfields left Helena for New York but in due time paid the depositors 100%. This resulted in a substantial loss to the family, but did save their good name.

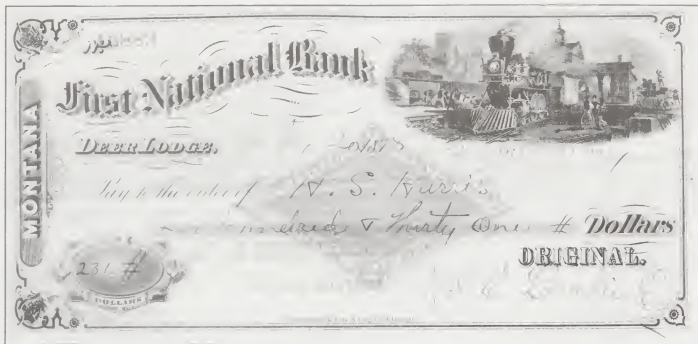


Figure 5. H. Hershfield and Bro. serve as the secondary institution on this First National Bank draft from Deer Lodge, Montana. It was printed by the Western Bank Note Company of Chicago and contains a Type G imprinted revenue.

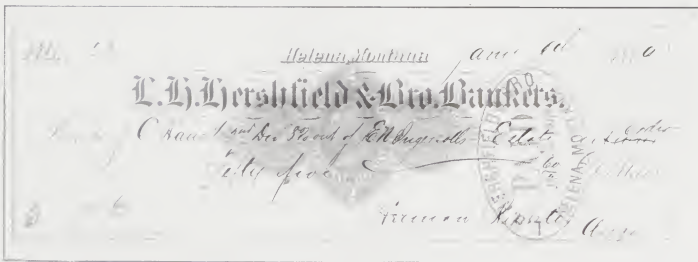


Figure 6. Not all Hershfield financial instruments were elaborate, vignettted drafts or bills of exchange. Various styles of checks are known primarily used from Helena, but also from Canyon Ferry and Fort Logan. This check was printed in a reddish-purple ink by Corlies, Macy & Co. in New York, and bears a Type D imprinted revenue.

The banking business in Virginia City seems to have passed to other firms such as C. L. Dahler, Raymond Harrington & Co. and Henry Elling by the early 1870's, as no checks or drafts with a Virginia City dateline seem to have been printed after those of the type illustrated on page 5.



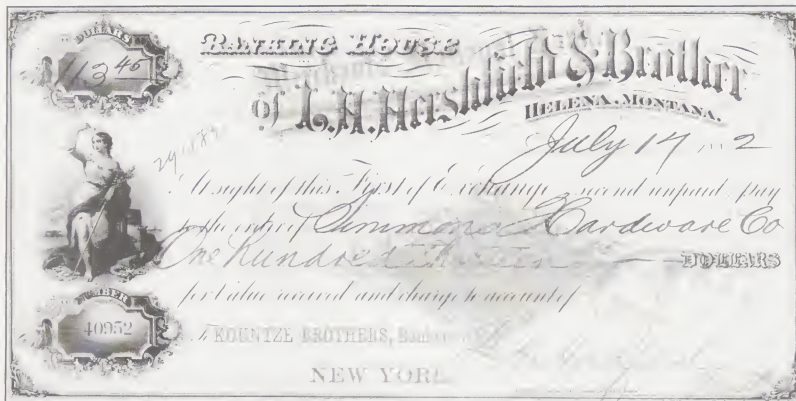


Figure 7. After the establishment of the Merchants National Bank in 1882 various financial instruments were overprinted to recognize the change. This bill of exchange drawn on Kountze Brothers of New York is signed by L. H. Hershfield as President. The same design is known used earlier without the overprint, and there is a similar early version that specifies the Anglo-Californian Bank, Limited, of San Francisco as the secondary institution.

It was printed by the American Bank Note Company of New York, and bears a Type G imprinted revenue.

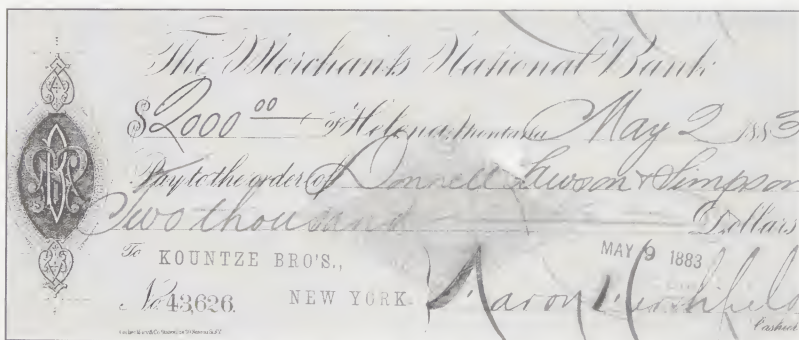


Figure 8. A draft of the Merchants National Bank signed by Aaron Hershfield as Cashier. It was printed by Corlies, Macy and Company and includes a Type G imprinted revenue.

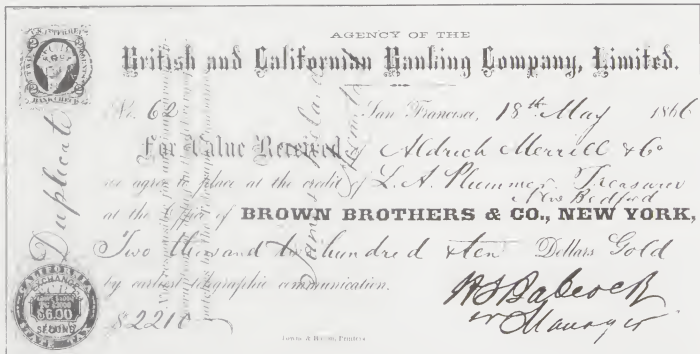
The text of this article was taken from combined issue 19 and 20 of The Check List, July/October 1974. It was slightly rearranged, and all illustrations and commentary accompanying them were provided by the current Editor. There are many interesting varieties of Hershfield checks, drafts and bills of exchange, but it would take the whole issue to illustrate them all.

## An 1866 Wire Transfer

by Coleman Leifer

In this era of electronic banking, wire transfers are common events. Billions of dollars are transferred between accounts on a daily basis. The illustrated document shows that wire transfers are not only a modern-day procedure but were occurring as early as the 1860's. The British and Californian Bank (B&CB) is directing that \$2,210 in gold be placed to the credit of L.A. Plummer at Brown Brothers & Co., B&CB's New York correspondent bank. B&CB had received the payment from Aldrich Merrill & Co. and is transferring the sum by "earliest telegraphic communication."

B&CB was established in England in April 1864, one of several British-owned banking operations in California during this period. By October 15 of that year B&CB was open for business in San Francisco. Henry Babcock, who had been in the banking Department of Wells Fargo & Company, was its resident manager. Babcock signed the illustrated document. B&CB voluntarily liquidated in 1866.



In July 1860 Congress authorized the building of a transcontinental telegraph line. Three months earlier the Central Overland California and Pike's Peak Express Company, which hoped to win a mail subsidy for a mail route (by stagecoach), began the Pony Express, described by one writer as "one of the most famous publicity gimmicks in American history." The telegraph line was delayed initially because four different companies competed for the building of the western portion. Eventually they combined as the Overland Telegraph Company and in October 24 the eastern and western portions met at Salt Lake City. This signaled the immediate demise of the Pony Express. Following are the significant dates:

January 1860: William H. Russell and U.S. Senator William M. Gwin meet to discuss establishing a 10-day mail service to California. Russell then met with Alexander Majors and William B. Waddell, to form the Pony Express.

March 1860: First ad placed for riders.

April 3, 1860: Pony Express begins operations with the first rider leaving from St. Joseph, Missouri.

April 3, 1860: The first eastbound Pony Express mail leaves from the Alta Telegraph Company, Montgomery Street, to the San Francisco wharf where it is placed on the steamer "New World" for transport to Sacramento.

April 4, 1860: First eastbound run by the Pony Express leaves Sacramento, California.

April 13, 1860: First Eastern mail arrives in Sacramento.

April 23, 1860: First westbound mail to be routed overland between Sacramento and Oakland arrives in Benicia, California.

July 1860: Congress authorized construction of a telegraph line from the Missouri frontier to California.

July 1861: Pole setting for the western portion of the telegraph began at Carson City, Nevada.

October 18, 1861: Westward building crew of the transcontinental telegraph project arrives in Salt Lake City, Utah.

October 24, 1861: Eastward building crew of the transcontinental telegraph project arrives in Salt Lake City.

October 26, 1861: Pony Express officially ceases operations.

November 21, 1861: Last run of the Pony Express completed.

The document is a duplicate draft (or perhaps a letter of credit), indicating that another copy had been sent and this one is a "backup" in case the original had not been received. It has a caveat, overprinted in red, that B&CB is "not responsible for any inaccuracy, interruption or delay in the delivery of despatches by the Telegraph Companies." Affixed are a 2c orange U.S. bank check revenue stamp and a \$6 California Exchange tax stamp. Both are canceled by a B&CB handstamp. The California stamp was required because of a March 1866 amendment to the California tax code specifically requiring a tax on the telegraphic equivalent of taxed instruments.

Sources: *California, A History*; David Lavender, 1976  
*Financing an Empire, History of Banking in California*, Ira B. Cross, 1927  
National Pony Express Association Internet Site

Mike Mahler contributed to this article.

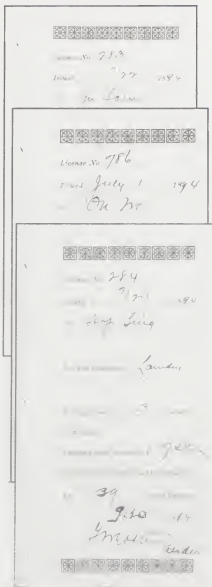
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The Fifth Annual Chicago Paper Money Exposition will be held Thursday through Sunday, February 18-21, 1999 at the Ramada O'Hare Hotel, 6660 North Mannheim Road, Rosemont, Illinois. Show hours are 2 to 6 p.m. Thursday, 10 a.m. to 6 p.m. Friday and Saturday, and 10 a.m. to 2 p.m. Sunday. There is a \$25 admission charge on Thursday only, and general admission the other days. Many dealers carry items of interest to ASCC members.



## Taking in the Washing

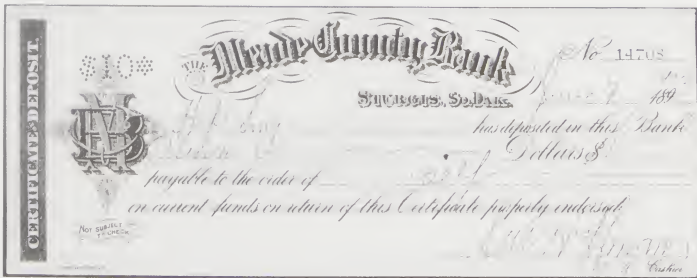
by Russ Hornbacher



The Chinese laundry business was in full swing in the community of Sturgis, South Dakota, in the late 1800's and the early part of this century. The licenses illustrated on the left, issued in 1894, granted permission to engage in the business for three months for the fee of \$7.50.

The certificate of deposit at the bottom of the page shows that one of the licensees, Hop Sing, was still active eight years later, in 1902.

The certificate was printed by Perkins Bros. Co. of Sioux City.



## Alexander H. Stephens

### Vice President of the Confederate States

by Charles V. Kemp

On the morning of Feb. 3, 1865, President Abraham Lincoln and his Secretary of State, William Seward, were waiting on a naval vessel anchored in Hampton Roads for three Confederate Commissioners to come aboard. Although the meeting was destined to end in failure, it was still significant because the three were coming to discuss the prospects for peace.

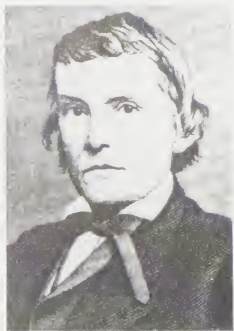
Lincoln watched while one of the commissioners, who at first looked to be of normal size, shed one layer after another of heavy woolen clothing and then shook the man's hand, smiled and exclaimed "Never have I seen so small a nubbun come out of so much husk." The "little nubbun" was Alexander Hamilton Stephens, the Vice President of the Confederacy. Weighing only about ninety pounds and always in poor health, "Little Aleck" as he was known had been friends with Lincoln since their days in the House of Representatives.

They had first been acquainted in 1847, when Lincoln had taken his newly won seat for the first time. At that time a debate was raging over the Mexican War and whether or not the U. S. should conquer all of Mexico. Stephens spoke against this so eloquently that Lincoln wrote to a friend "I have just taken up my pen to say, that Mr. Stephens of Georgia, a little slim, pale-faced, consumptive man, has just concluded the very best speech of one hour's length that I have ever heard."

Alexander Stephens was noted throughout his political career for his fine speeches as well as his indomitable spirit. Born on a Georgia Piedmont farm in 1812, he was orphaned by the time he reached fourteen. He and his brothers and sisters were split up amongst various relatives but fortunately for Alexander, the uncle who took him in was able to provide him with a good education. Always diligent in his studies, he graduated from the University of Georgia at the head of his class.

After graduating, he first tried teaching and then the law before finding his true calling in politics. After being elected to the State Legislature as a Whig, he went on to Congress in 1843, where he soon became known as a champion of states' rights. In the turbulent 1850's he warned Northerners "You may think that the suppression of an outbreak in the Southern states would be a holiday job for a few of your Northern regiments, but you may find to your cost, that seven millions of people fighting for their rights, their homes and their hearthstones, cannot be easily conquered."

This militant tones were meant as a warning, however, not a challenge, and back in Georgia he preached moderation. Partly due to his leadership, the Compromise of 1850 was passed. He abandoned the Whigs for the Democrats due to the Whigs' increasing resentment of immigrants. On slavery, however, he remained adamant even though he said he would like to see them all set free, he added "If a stern necessity did not interpose and prevent".



Stephens

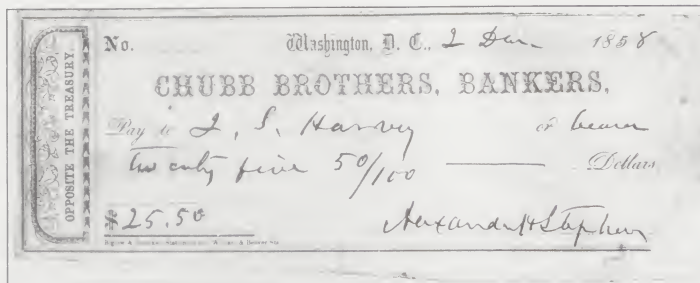
He also believed that "African slavery with its rests upon principles that can never be successfully assailed by reason or argument."

In 1859, he left Congress to enjoy some leisure time that would prove to be brief as the election of Lincoln in 1860 left few doubts about the South's determination to end slavery. As a delegate to the State convention called to consider secession, Stephens agreed to abide by the majority but urged caution. "My judgement, as is well known is against the policy of immediate secession for any existing causes, it cannot receive the sanction of my vote, but, if a majority of the delegates shall by their votes dissolve the compact of Union, I shall bow to that decision."

Shortly after this speech, Georgia became the fifth state to secede. Next, the states that had seceded sent delegates to Montgomery for the purpose of forming a provisional government and electing executive officers. Stephens' good friend Richard Toombs later wrote that a majority of the delegates favored Stephens for president but he steadfastly refused to agree to strike the first blow and so Jefferson Davis became president with Alexander Stephens as vice president.

This was a wise choice as Stephens understood both the North and its Mr. Lincoln, and this why he was chosen to take part in several peace discussions like the one at Hampton Roads. On the other hand, his independence served to make him one of President Davis' most severe critics. Stephens was a strict constitutionalist and objected to such measures as conscription, suspending the writ of habeas corpus and placing some areas under martial law. He considered all of these acts to be outrageous and protested them vigorously. As he grew increasingly pessimistic about the outcome of the war, he devoted much of his time to arranging prisoner exchanges and visiting army hospitals.

On May 11, 1865, Stephens was arrested by Union soldiers at his home in Georgia. Despite his poor health, he was held in solitary confinement at Fort Warren, Massachusetts until the prison doctor intervened. Finally, in October, General Grant was able to get him a pardon and he was allowed to return home.



A check signed by Stephens while in Congress. Chubb Brothers, Bankers, was a private bank that opened around 1852 and failed in 1858.

Ignoring his ravaged health, his first act upon returning home was to run again for Congress. Although he was elected, the Radical Republicans prevented him from taking his seat. Despite this, he still managed to take a leading role during Georgia's post-war period by making speeches urging Georgians towards a policy of patience and forbearance during the reconstruction period and especially to have good will towards their former slaves. "It is an ethnological problem, on the solution of which depends not only the best interests of both races, but it may be the existence of one or the other, if not both".

Stephens also wrote a history of the war which proved popular, but in 1872 his love of politics led him to run again for Congress, even though he was forced to campaign from a wheelchair. This time he was allowed to take his seat and for the next ten years, he raised his now frail voice against the injustices of the carpetbagger governments and in defense of the Constitution.

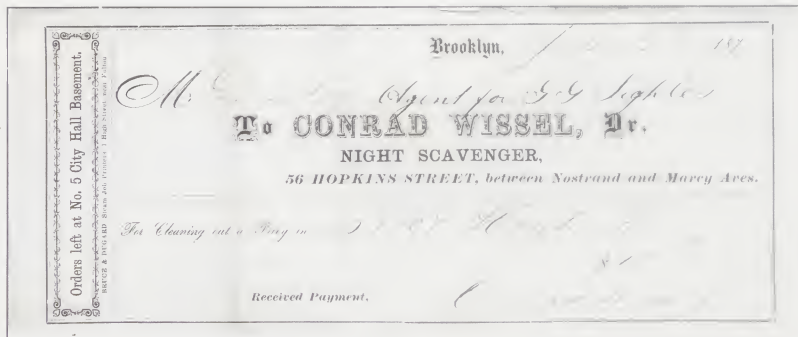
In 1882, at age seventy, he retired from Congress with just one ambition left; to become Governor of Georgia. Once again, the people of Georgia, who had never denied him any office for which he chose to run, granted the last wish of "Little Fitch" as they knew him. He died in the governor's mansion after only a few months, bringing to an end a lifetime of public service. At the funeral Richard Toombs delivered a fitting eulogy: "He was more the child of his century than any other man that ever lived. He was always determined to live for his country."





Stephens was honored by appearing on three different types of Confederate treasury notes. This one is Criswell Type 21.

### A Conversation Piece courtesy of Jerry Boone



"It was a lousy job, but somebody had to do it!" A receipt from Conrad Wissel, Night Scavenger, for cleaning out a privy in Brooklyn in 1872.

## A Use for Missouri Defence Bonds

by Ronald Horstman



With the slaughter of buffalo in the Western states, the bones were left after removing the meat and hide. A. B. Mayer, a Saint Louis scrap dealer, encouraged people to pick up the bones and turn them in so they could be ground into fertilizer. His yard was located on Twelfth Street, on the western edge of the downtown Saint Louis, but the dust and smell of the grinding plant forced its removal to Lowell, Missouri, near Hader.

Among the scrap material that Mayer bought was a large quantity of Missouri Defence Bonds, intended to finance the Confederate war effort in the state. He printed his advertisement on the backs of these bonds and circulated them to prospective bone suppliers.

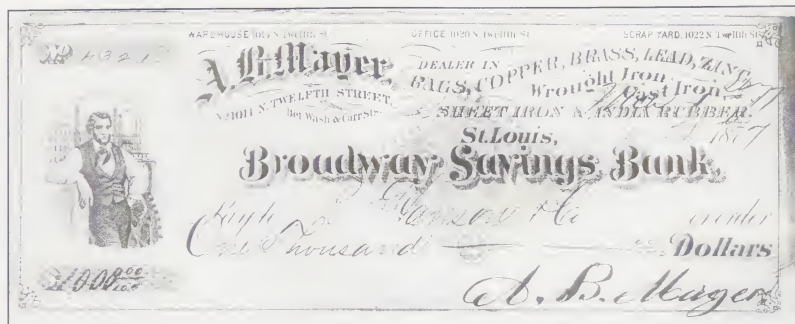
The government of the State of Missouri was pro-secessionist at the beginning of the Civil War. Their stance was generally supported by citizens in the anti-western and anti-slavery parts of the state, but moves were made to secure Saint Louis and the major centers of population and industry for the Union. By November 16, 1861, when the act was passed "to provide for the defense of the State of Missouri" under which the defense bond was issued, Jefferson City had been occupied by Union forces and a convention had met to declare state offices vacant and appoint a loyal governor. The bond was issued by the displaced Confederate government, and through it states that it is "secured by pledge of all state revenues," the issuers had no access to such funds and, as a practical matter, no mechanism to tax anyone in the primarily rural areas which were not under Federal control. It is no wonder that there was a large quantity of these bonds left over for scrap.

The bond at the top of the page was printed by Keatinge & Ball of Columbia, South Carolina. The advertisement at the right was printed on its back.

**WANTED!**  
**Dry Buffalo Bones,**  
 And All Other Kinds of BONES,  
 Tanning, Horns, Hoofs,  
 Rags, Scrap Iron, Old  
 Metals, &c., &c.

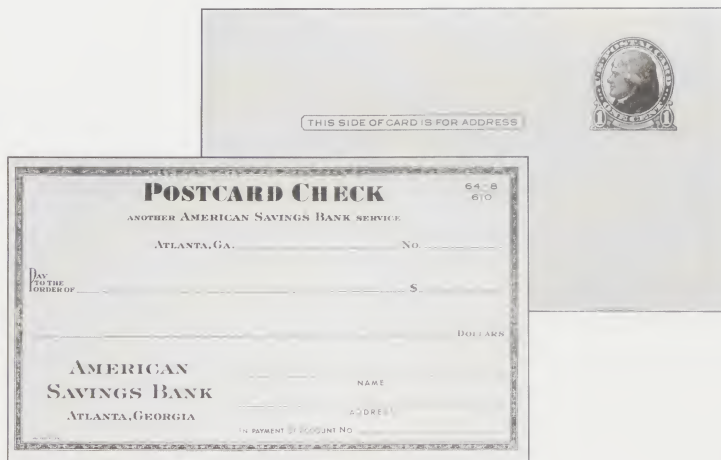


**A. B. MAYER,**  
 Wholesale and Retail Dealer and Manufacturer of  
**Bone Black, Fertilizers, &c.**  
 OFFICE AND WAREHOUSE:  
 1014 to 1022 N. 12th St.,  
 ST. LOUIS, MO.  
 ANCHOR BONE FACTORY, LOWELL, MO.  
**Anchor Fertilizing Works,**  
 East of Harrison Street, ST. LOUIS, MO.  
 A. B. MAYER, Manager.



A. B. Mayer lost no chance to advertise. The check above specifies that he wants rags, copper, brass, lead, zinc, wrought iron, cast iron, sheet iron and india rubber, gives the particulars of his locations, and still finds space for an attractive vignette.

### A Find in the Marketplace courtesy of Judith Murphy

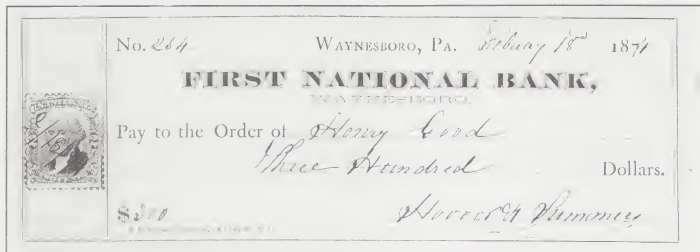


A postcard check from a time when it must have been safe to send one openly through the mail.

## All to the Good

by Herman Boraker

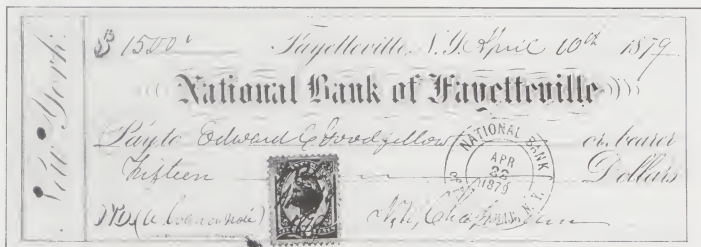
The First National Bank, Waynesboro, PA  
Payee - Henry Good



The First National Bank of Waynesboro, PA was chartered on February 9, 1864, as No. 244. It was placed in voluntary liquidation on January 28, 1895; capital \$75,000. It was then consolidated with No. 4445, The Peoples National Bank of Waynesboro.

The illustrated check was printed by F. F. Newland, Stationer, 5 & 7 Day St., N.Y.

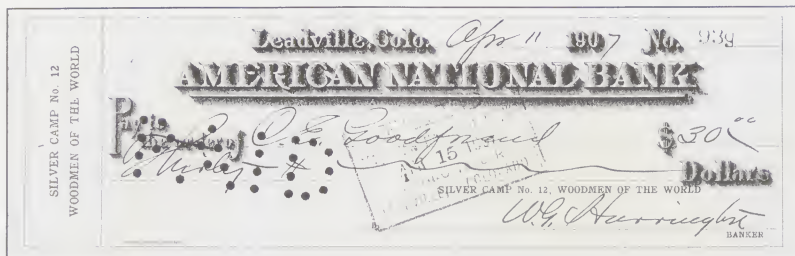
The First National Bank of Fayetteville, Fayetteville, NY  
Payee - Edward Goodfellow



The National Bank of Fayetteville, NY was organized on April 6, 1865, No. 1110. It was placed in voluntary liquidation on November 26, 1894; capital \$60,000.

This is a check printed by Corlies, Macy & Co. Stationers, 39 Nassau St., N.Y.

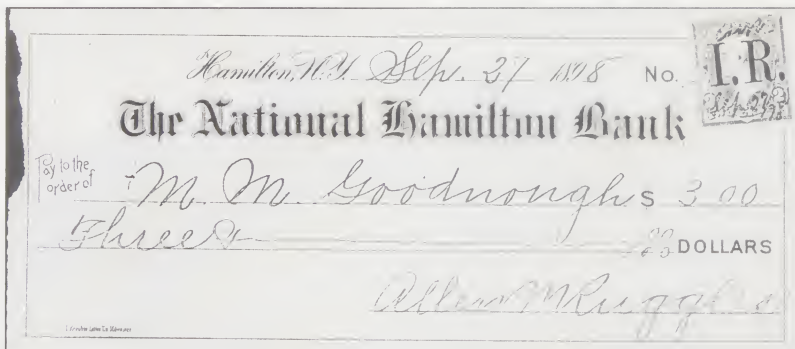
The American National Bank, Leadville, CO  
Payee - C. E. Goodfriend



The American National Bank, Leadville, CO was chartered in 1888, No. 3949. Suspended on July 3, 1893, resumed on August 17, 1893. Closed, consolidated with No. 3746, the Carbonate National Bank of Leadville on July 15 1925.

This 1907 check from the Silver Camp No. 12 of the Woodmen of the World was printed by The Pioneer Press Mfg. Depts., St. Paul, 5.

The National Hamilton Bank, Hamilton, NY  
Payee - M. M. Goodnough



The National Hamilton Bank, Hamilton, NY was chartered in 1865 as No. 1334. It succeeded an earlier bank established in 1853. In 1894 it had capital of \$110,000, surplus of \$22,000, and deposits of \$225,000.

This check to Mr. Goodnough was printed by J. Knauber Litho. Co., Milwaukee.

# "UNLISTED IN *Castenholz*"

Being a Supplement of Sorts to the  
**THE FIELD GUIDE TO REVENUE STAMPED PAPER,**  
 Particularly as it Applies to the Rarer Pieces.

B. J. Castenholz

## RN-C16

There are indications that C16 was a replacement for C17. Both were intended exclusively for receipt use, although the form of C17: "GOOD WHEN ISSUED FOR THE PAYMENT OF MONEY" differs from C16: "GOOD ONLY FOR RECEIPT FOR MONEY PAID". The restrictive clause on C17 also appears on Type B but the form of the clause on

C16 does not. As Type B is an earlier imprint than Type C this again points to C17 preceding C16. Both had very similar distribution, although C16 is somewhat more widely used and a bit more common.

H.K. Thurber & Co. used both C16's and C17's. I am aware of only one example of each. The C16 is dated September 30(?), 1870. The similar C17 appears to precede that, but the date is not very clear in the sale catalog where it

appeared.\*\* This would, however, tend to substantiate the theory that C16 is a replacement for C17. Currently, no other user is known to be common to both C16 and C17.

The "Census" lists the earliest known usage as 6/22/1870. The Averill Chemical Paint Co. piece may have been the source for the listing as it bears that date. However, the New York receipt of Joseph W. Lester & Co. is dated 6 June, 1870, and is the earliest date I am aware of. According to the Census the earliest use of C17 is 5/3/70. But Bob Patetta has reported an earlier use, on 4/26/70.\*\*\*

C16 is seen most often from New York City but pieces are found from Connecticut, Kentucky, Ohio, Massachusetts, Pennsylvania and as far west as Chicago.

The original "Census" reported a total of 16 known C16's. That number was increased to 21 in the 1982 update of the Census. As you can see from this listing, there are at least 29 different users. Counting duplication, my guess is that there are about one hundred C16's currently in collector's hands.

Legend below left side of imprint reading:

Good only for Receipt  
 for Money Paid

C16 Orange

Receipts  
 Imprint centered  
 Receipt size

[RN-C16]

Mansfield Center, CT O.S. Chaffee & Son	FG5
New York, NY N.B. Falcouner & Co.	FG6
Check size	
Chicago, IL Salt Co. of Onondaga, warr	BJC
—Simsley & Endicott	FG3
Louisville, KY Stump & Wallis	BJC
Boston, MA Geo. W. Chipman & Co.	FG5
New York, NY Arnold Constable & Co. INC.	FG6
—Averill Chemical Paint Co.	BJC
—L.M. Bates & Co. (user name at left only)	FG6
—user name above signature line	Note 1
—Buckley, Welling & Co.	FG6
—Clark Thread Co. AB	FG6
—Isaac D. Condit & Son	FG6
—Dunaway & Hudson Canal Co. HLL	FG6
—Ely Oberholser & Co. HLL	FG6
—C. Heyninger & Co.	BJC
—Talence & Grosjean Manufacturing Co.	Note 2
—Joseph W. Lester & Co. HLL	FG6
—Wm Munroe & Co. HLL	FG6
—Seely & Stevens	FG6
—Ad. Sichel & Co. HLL	FG6
—Tatham & Brothers	FG6
—H.K. Thurber & Co. green	FG6
—E.H. Van Ingen, DAC	FG6
—Wallace & Schomaker	FG6
blank form used by Israel D. Condit & Son	FG6
Cincinnati, OH, R.M. Bishop & Co. ***	Note 3
Cleveland, OH Smith & Curtiss, green, S&H	FG4
Toledo, OH, Luce, Chapin & Blass, LLC	Note 4
Philadelphia, PA, James, Kent, Santee & Co., WmM	FG4

### Notes:

\* Lot 609 of Christie's New York Sale of 9/27/1995 listed a C16 as Seely & Sons of New York. It is thought this should have read Seely and Stevens.

\*\* William Weiss Sale, 9/15/1990, lot 1278.

\*\*\* Patetta, Bob, "Many More Earlies," *The American Revolver*, June, 1992, p. 116.

† G1 to FG6 denotes listing in the appropriate part of the *Field Guide*.

BJC denotes unlisted in the *Field Guide* but I have personally inspected each piece

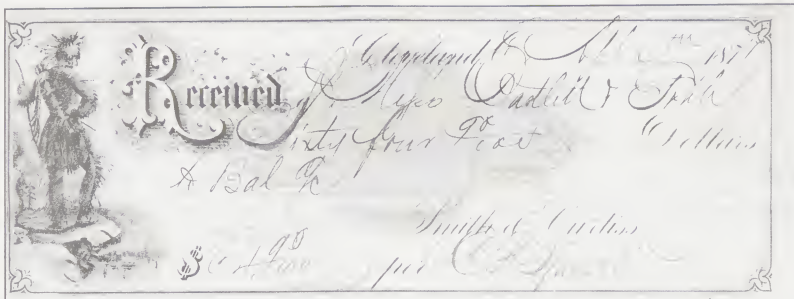
1. Photocopy from a Western collector.

2. Daniel F. Kelleher Co., (M.D. Joyce), 6/4-6/1991, lot 3848.

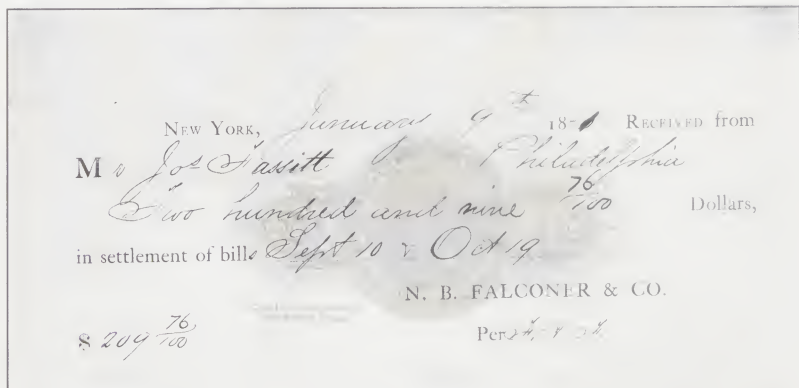
3. William Weiss Sale, 9/15/1990, lot 1276.

4. Photocopy from Coleman Leifer.





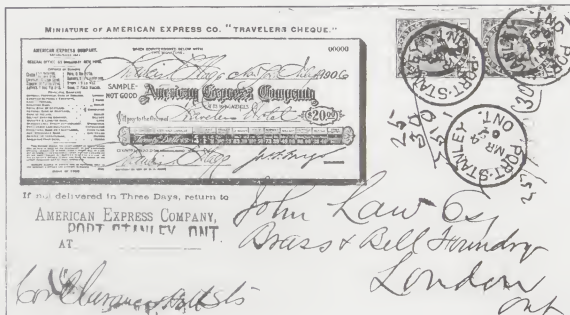
The Cleveland, Ohio C16. This attractive receipt is lithographed in green by Sanford and Hayward of Cleveland. The darkened area at the right and the line across the receipt are due to shadows introduced in the scanning process - the document was once folded into quarters, perhaps to fit neatly into someone's pocket.



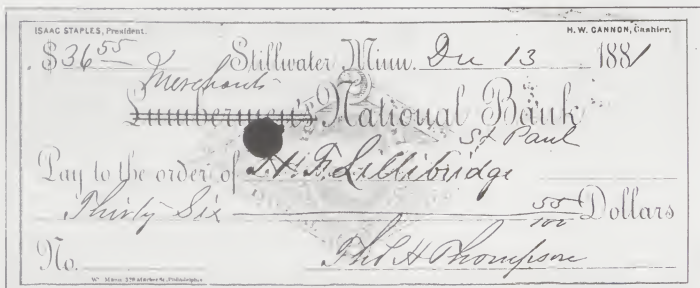
One of the receipt-size C16's from N. B. Falconer & Co. The dating appears to have been 1870 in error - corrected to 1871.

## From My Collection

Bob Spence



This item is an envelope of the American Express Company branch at Port Stanley, Ontario, Canada, postmarked March 4, 1909. It bears a miniature reproduction of the then-current design of an American Express travellers cheque.



There appears to be a greater interest lately in altered checks, those on which the printed name of the bank has been altered by the drawer of the check. On this one both the name of the bank and the location have been altered. In addition, the name of the payee was erased and changed and in making that alteration a portion of the imprinted revenue stamp was erased. The check was paid.

## CELEBRITY CHECKS

by Lance Campbell

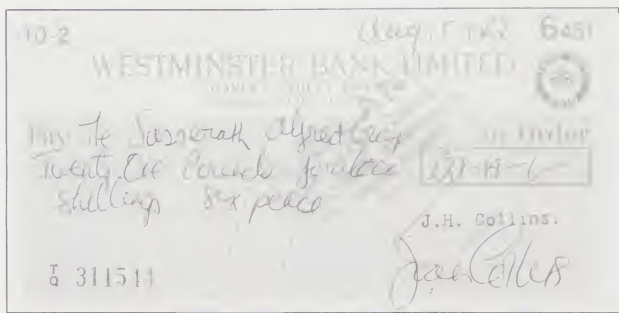
## Joan Collins

Most of Hollywood's greats got an early start in the business. London-born Joan Collins was immersed in the world of acting almost from her birth. Her father, a theatrical booking agent, knew all the movers and shakers of the London theater (better make that *theatre*, after all we are in London) scene. She became enthralled with acting and entered the prestigious British Royal Academy of Dramatic Art at the tender age of 11. Two years later she landed her first professional acting job with a major part in the London stage production of *A Doll's House*. While she found the London stage exciting, her real love was the camera. In 1951, the 18 year-old actress made her movie debut in *Lady Godiva Rides Again*. As a teenager she made 10 films before traveling to Hollywood where her sultry looks helped make her a star.



But in Hollywood, you are only as good as your last picture. In the 1970s, Collins' career was heading south. She went home to London where she took parts in a number of low-budget films such as *Terror From Under the House*, *Am of the Frightened People*, and *Talks that Witness Madness*. Joan Collins needed a break if she was going to revive her career and she got it in 1981. She was cast in a starring role in the long-running TV epic *Dallas*. In the minds of her many fans, Joan Collins will always be remembered as the scheming Alexis Carrington Colby who played opposite the equally scheming oil baron J.R. Ewing.

The illustrated check was drawn from Joan Collins' personal account at the Harley Street Branch of London's Westminster Bank Limited. It is made out to the Sasserath Alfred Group for 21 pounds, 14 shillings and 6 pence. The check is dated August 15, 1962, which was shortly after the release of *The Road to Hong Kong* in which she starred opposite Bob Hope and Bing Crosby.



## Help Still Wanted

To my disappointment, no one has given any indication of being interested in working with and ASCC website. The British Cheque Collectors Society, with a total membership less than half ours, now has one at <http://members.xoom.com/bccs>. It features membership details, a membership application form and a brief history of the Society, and short articles are either planned or a part of it.

The lady who established this website has volunteered to help me set up one for us, but I do not intend to take this on in addition to my current duties.

Coleman Leifer and I correspond regularly over the internet. He recently told me of an article that he read which discussed the demise of several relatively small groups like the ASCC. If I understand him correctly, the causes given were not primarily financial, but instead the lack of member interest in the nuts and bolts duties - all the work that goes with being Secretary, Treasurer, and I might add, Editor.

Granted, the ASCC is not in any mortal danger from lacking a website. I am a lot more concerned about the Editorship at the moment, as I rush to try to finish this issue before we leave town for the Thanksgiving holiday. As part of the Membership Survey that we conducted two years ago, some of you may have indicated willingness to become involved with various ASCC activities. If so, I do not have that information. Please get in touch with me if you are interested in helping - not necessarily with *The Check Collector*, but with any aspect of the operations.

Also, I am running low on articles. There are still a few that I want to write, but one of those an issue is enough. Help!

On a more optimistic note, I received a letter from Steve Koschal representing the International Autograph Collectors Club and Dealers Alliance. The ASCC was mentioned in their club magazine several months ago, and he noted that at least three of their members have joined us since then. I plan to run an article on their organization in our next issue, but if you are interested in them before then, they can be reached at IACCD Headquarters, 4575 Sheridan St., Suite #11, Hollywood, FL 33021, and their telephone/fax number is (954) 963-5238.

Happy Holidays to all of you!

Bb



I'd like to share with you one of my favorite Missouri drafts. It was printed by R.P. Studley, Printers and Stationers, St. Louis, and it bears a Type E imprinted revenue with "GOOD ONLY FOR SIGHT DRAFT" printed below the main imprint.

## Secretary's Report Coleman Leifer

This report includes changes received through November 22, 1998.

### NEW MEMBERS

- 1631 BARBER, WILLIAM A. 804 Sugar Maple Ln Chesapeake VA 23322 5, 7 (British Commonwealth), 31  
(by Bob Spence)
- 1630 CORMACK, JOHN 11 Larch Court Elgin, Morayshire Scotland IV30 4JD 1, 5-7, 23  
(through the British Check Collectors Society)
- 1632 LAMBRIGHT, GLENN J. 30 Pontiac St Ligonier IN 46767 1, 2 (IN, Midwest), 4-6, 7 (Australia, New Zealand).  
(by Gypsyfoot Enterprises - Doug McDonald) 10, 14, 20
- 1628 LOCKMAN, THOMAS W. 610 Hillcrest Av Gainesville GA 30501 1
- 1629 YOUNGERMAN, JOHN CARL (C/D) PO Box 1703 Whiteville NC 28472 2 (SE US), 23  
(through Bank Note Reporter)

### REINSTATED

- 0728 GAYHARDT, ART 120 Briarcliff Ln Bel Air MD 21014 1, 4, 20  
(through Coin World)
- 0023 LEES, CHARLES (C/D) PO Box 40863 Tucson AZ 85717 1, 2 (AZ, NM), 4, 20, 22-23, 26, 30-31  
(by Charles Kemp)

### CHANGE OF ADDRESS

- 0943 BRENNEMAN, W. EARL 48 Westview Terrace Wolmesdorf PA 19567-9756

### DECEASED

- 1001 DEVINCENT, ANTHONY J.

### DROPPED - NON-PAYMENT OF DUES

- 1585 THOMAS, HAROLD

### DUES NOTICE

1999 dues notices will be mailed in the beginning of January. **Please return the notices promptly.** The ASCC Board has voted to increase the dues for members living outside the U.S. The purpose of the increase is to cover the extra cost of postage and envelopes required to mail The Check Collector to these locations. The new dues are as follows:

Canada and Mexico - \$12 per year.

Other foreign locations - \$18 per year

Included with the dues will be a ballot for the election of four members of the Board of Directors. You also will be asked to vote for an amendment to paragraph VIII-C of the ASCC bylaws as follows:

C. The election of the Board of Directors will be held annually in January. Four directors will be elected each year as specified in Article IV. The Secretary may declare the Directors elected by acclamation if there are not more candidates than the number of positions to be filled.

The purpose of the amendment is to make the mailing of an election ballot unnecessary if there are only four candidates for Director. Members will still be able, and will be encouraged, to nominate any member to be a Director. The only qualification is that the member be willing to serve.

All dues notices will include an unlisted American Bank Note Company draft with RN-X7 from the Second NB of New Haven CT courtesy of Ted Robinson of Frost and Robinson Collectibles.

## Member Exchange

I'm a collector of Tombstone, A. T. and SE Arizona checks and paper, 1879-1882 preferred, but interested in all from the 1880's. Please send copy (front and back) and asking price. **Kevin Mulkins**, 6385 W. Sunset Rd., Tucson, AZ 85743. Fax 1-520-743-7938, e-mail [Kjmulkins@aol.com](mailto:Kjmulkins@aol.com).

Travelers checks wanted. Let me know what you have for sale trade. Also wanted, David Keable 1984 book(s) on the subject. **Roland Prajoux**, 5 Residence Les Chaumes, 31520 Ramonville, France. E-mail [prajoux@laas.fr](mailto:prajoux@laas.fr).

Wanted: RN-type checks from the Northeastern states. Have RN checks of same area to trade. Will send xerox copies. **Joseph Garsick**, 8-C Maine Ct., Matawan, NJ 07747.

Football-related vignettes on checks, miscellaneous fiscals, stock and bond certificates wanted from all states. **James Gray**, PO Box 761, Greenville, NC 27835.

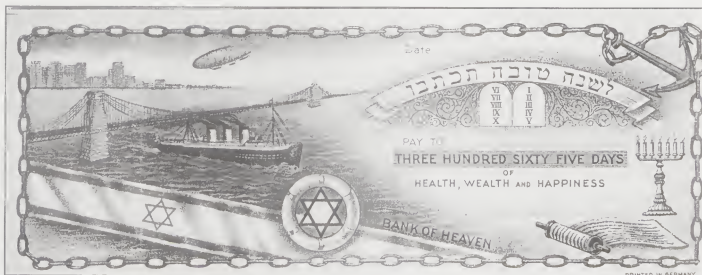
New member wants to collect inexpensive pre-1960 checks from throughout the US. **Phillip G. Ryman**, 859 Park Circle, Harrisonburg, VA 22802.

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Exchange postings will be taken from ASCC members who are collectors only. Postings of 20 words or less are free; please remit \$5 each issue for postings of 21 to fifty words. Name and address do **not** count toward the 20 words.

Neither the Editor nor the ASCC can be responsible for compliance with any promises made in postings, or in response to them. Be very clear as to the value you place on your material when discussing a trade. Fairness and common courtesy are to be expected. But common sense must rule.

---



This holiday greeting 'check' from earlier in the century became detached from its accompanying letter in the *Check Collector* files, and the Editor apologizes for not being able to give credit to the member who sent the copy to me. Nevertheless, the sentiment is appropriate - may you all have three hundred days of health, wealth, happiness - and joy in your collections!





The officers and board of the ASCC wish you happy holidays.

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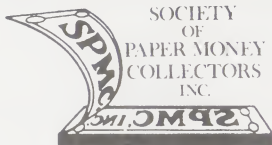
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